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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

VASILIOS YIORYIOS PAPAYIORYIOU

Group Art Unit: 2768

Serial No.: 09/508,088
(PCT/NZ98/00138)

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM FOR
REDUCING RISKS IN INVESTMENTS

RECEIVED
MAY 17 2000
TECH CENTER 2700

SECOND PRELIMINARY AMENDMENT

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

Please amend the above-identified application as
follows:

IN THE CLAIMS:

Please cancel Claims 1 through 13 without prejudice
or disclaimer of the subject matter thereof, and add the
following new claims:

--14. A computer based method of determining part of
the value of an asset for investment by an investor,
comprising: